

**GUDPA FUNDS  
AS OF JUNE 30, 2003**

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<b>TYPE</b>	<b>INSTITUTION NAME</b>	<b>SIX MO. AVG. BAL.</b>	<b>FDIC INSUR.</b>	<b>SIX MO. BAL LESS INSUR.</b>	<b>COLL- ATERAL</b>	<b>CERTIF. TYPE</b>
Bank	1st Colonial National Bank	\$18,503	\$1,415	\$17,088	\$11,409	Regular
Bank	1st Constitution Bank	\$16,911	\$9,900	\$7,011	\$1,265	Regular
Bank	Advantage Bank	\$2,524	\$222	\$2,302	\$202	Regular
Bank	Allaire Community Bank	\$3,210	\$792	\$2,418	\$1,080	Regular
Bank	Allegiance Community Bank	\$3,246	\$300	\$2,946	\$517	Regular
Bank	Amalgamated Bank	\$0	\$0	\$0	\$0	None
Bank	Amboy National Bank	\$294,380	\$3,450	\$290,930	\$136,624	Regular
Bank	Atlantic Stewardship Bank	\$437	\$251	\$186	\$559	Regular
Bank	Audubon Savings Bank	\$3,255	\$1,153	\$2,102	\$543	Regular
Bank	Banco Popular, North America	\$8,848	\$500	\$8,348	\$21,827	Regular
Bank	Bank of New York	\$243,028	\$36,800	\$206,228	\$11,901	Regular
Bank	Bayonne Community Bank	\$1,040	\$200	\$840	\$2,080	Regular
Bank	bcpBank National Association	\$10,519	\$1,220	\$9,299	\$3,777	Regular
Bank	Bergen Commercial Bank	\$11,223	\$500	\$10,723	\$1,007	Regular
Bank	Bessemer Trust Company	\$0	\$0	\$0	\$0	Limited
Bank	Boardwalk Bank	\$2,918	\$243	\$2,675	\$1,022	Regular
Bank	Bogota Savings	\$4	\$4	\$0	\$0	Limited
Bank	Boiling Springs Savings Bank	\$1,409	\$1,409	\$0	\$9,296	Regular
Bank	Brunswick Bank & Trust Co.	\$16,585	\$600	\$15,985	\$9,245	Regular
Bank	Cape Savings Bank	\$3,189	\$779	\$2,410	\$144	Regular
Bank	Century Savings Bank	\$531	\$264	\$267	\$835	Regular
Bank	Citizens Bank of Pennsylvania	\$13,621	\$645	\$12,976	\$7,129	Regular
Bank	City National Bank	\$45,353	\$4,523	\$40,830	\$31,884	Regular
Bank	College Savings	\$0	\$0	\$0	\$0	None
Bank	Commerce Bank, N.A.	\$1,554,461	\$128,981	\$1,425,480	\$1,344,554	Regular
Bank	Commerce Bank/North	\$256,893	\$18,178	\$238,715	\$224,283	Regular
Bank	Commerce Bank/Shore, NA	\$336,118	\$36,866	\$299,252	\$374,044	Regular
Bank	Community Bank of Bergen County	\$608	\$486	\$122	\$1,022	Regular
Bank	Community Bank of New Jersey	\$13,796	\$2,747	\$11,049	\$1,003	Regular
Bank	Community State Bank	\$1,826	\$200	\$1,626	\$503	Regular
Bank	Cornerstone Bank	\$4,347	\$300	\$4,047	\$2,572	Regular
Bank	Crown Bank, N.A.	\$14,812	\$340	\$14,472	\$828	Regular
Bank	Custodial Trust Company	\$0	\$0	\$0	\$0	Limited
Bank	Enterprise Bank	\$0	\$0	\$0	\$244	Regular
Bank	Equity Bank	\$62,454	\$2,894	\$59,560	\$42,494	Regular
Bank	First BankAmericano	\$6,437	\$600	\$5,837	\$443	Regular
Bank	First Hope Bank	\$10,009	\$2,079	\$7,930	\$873	Regular
Bank	First Morris Bank and Trust	\$29,990	\$3,793	\$26,197	\$7,645	Regular
Bank	First National Bank of Absecon	\$1,133	\$357	\$776	\$515	Regular
Bank	First National Bank of Elmer	\$21,395	\$1,163	\$20,232	\$7,222	Regular
Bank	First Savings Bank	\$4,865	\$1,263	\$3,602	\$245	Regular
Bank	First Washington State Bank	\$24,459	\$1,061	\$23,398	\$1,596	Regular
Bank	Fleet National Bank	\$1,917,584	\$244,625	\$1,672,959	\$96,759	Regular
Bank	Franklin Bank	\$174	\$100	\$74	\$105	Regular
Bank	Glen Rock Savings Bank	\$0	\$0	\$0	\$0	Regular
Bank	Grand Bank, N.A.	\$1,480	\$139	\$1,341	\$3,057	Regular
Bank	Greater Community Bank	\$11,841	\$400	\$11,441	\$1,246	Regular
Bank	GSL Savings Bank	\$580	\$300	\$280	\$52	Regular
Bank	Haddon Savings Bank	\$312	\$312	\$0	\$0	Limited
Bank	Harvest Community Bank	\$2,953	\$200	\$2,753	\$227	Regular
Bank	Haven Savings Bank	\$0	\$0	\$0	\$0	Limited
Bank	HillTop Community Bank	\$26,625	\$1,000	\$25,625	\$22,324	Regular

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Bank	Hopewell Valley Community Bank	\$4,627	\$974	\$3,653	\$252	Regular
Bank	Hudson City Savings Bank	\$1,503	\$430	\$1,073	\$631	Regular
Bank	Hudson United Bank	\$214,262	\$21,484	\$192,778	\$16,352	Regular
Bank	Independence Community Bank	\$28,094	\$1,361	\$26,733	\$5,025	Regular
Bank	Interchange Bank	\$43,088	\$2,000	\$41,088	\$2,967	Regular
Bank	interState Net Bank	\$5,936	\$300	\$5,636	\$751	Regular
Bank	Investors Savings Bank	\$21,031	\$987	\$20,044	\$12,565	Regular
Bank	JPMorgan Chase Bank	\$152,171	\$13,378	\$138,793	\$22,195	Regular
Bank	Lakeland Bank	\$135,218	\$4,813	\$130,405	\$90,976	Regular
Bank	Magyar Savings Bank	\$2,288	\$300	\$1,988	\$2,865	Regular
Bank	Manasquan Savings Bank	\$77	\$77	\$0	\$29	Regular
Bank	Mariner's Bank	\$4,614	\$1,051	\$3,563	\$500	Regular
Bank	Merrill Lynch Bank & Trust Co.	\$0	\$0	\$0	\$0	Limited
Bank	Metlife Bank, National Association	\$0	\$0	\$0	\$0	None
Bank	Metuchen Savings Bank	\$1,689	\$300	\$1,389	\$86	Regular
Bank	Millington Savings Bank	\$393	\$393	\$0	\$258	Regular
Bank	Minotola National Bank	\$13,081	\$1,345	\$11,736	\$1,028	Regular
Bank	Monmouth Community Bank, National Assoc.	\$45,235	\$7,171	\$38,064	\$38,311	Regular
Bank	New Millennium Bank	\$4,697	\$3,076	\$1,621	\$331	Regular
Bank	New York Community Bank	\$326	\$276	\$50	\$982	Regular
Bank	Newfield National Bank	\$51,937	\$4,000	\$47,937	\$20,846	Regular
Bank	Newton Trust Company	\$18,295	\$2,541	\$15,754	\$1,104	Regular
Bank	NorCrown Bank	\$747	\$747	\$0	\$1,495	Regular
Bank	NVE Bank	\$2,328	\$968	\$1,360	\$949	Regular
Bank	Oritani Savings Bank	\$252	\$252	\$0	\$1	Regular
Bank	Panasia Bank, National Association	\$100	\$100	\$0	\$0	Limited
Bank	Parke Bank	\$4,877	\$741	\$4,136	\$232	Regular
Bank	Peapack-Gladstone Bank	\$20,242	\$1,239	\$19,003	\$2,207	Regular
Bank	Pennsville National Bank	\$12,057	\$900	\$11,157	\$6,336	Regular
Bank	Pennsylvania Business Bank	\$7,130	\$300	\$6,830	\$4,172	Regular
Bank	PNC Bank, National Association	\$805,217	\$106,450	\$698,767	\$40,751	Regular
Bank	Provident Bank	\$32,563	\$3,671	\$28,892	\$25,804	Regular
Bank	Rahway Savings Institution	\$545	\$301	\$244	\$100	Regular
Bank	Red Oak Bank	\$0	\$0	\$0	\$399	Regular
Bank	Roselle Savings Bank	\$163	\$154	\$9	\$57	Regular
Bank	Rumson-Fair Haven Bank & Trust	\$4,889	\$100	\$4,789	\$500	Regular
Bank	Schuyler Savings Bank	\$113	\$113	\$0	\$0	Limited
Bank	Shore Community Bank	\$592	\$187	\$405	\$242	Regular
Bank	Shrewsbury State Bank	\$7,995	\$705	\$7,290	\$548	Regular
Bank	Skylands Community Bank	\$27,993	\$1,434	\$26,559	\$7,167	Regular
Bank	Somerset Hills Bank	\$7,740	\$400	\$7,340	\$686	Regular
Bank	Somerset Valley Bank	\$23,455	\$815	\$22,640	\$7,217	Regular
Bank	Sterling Bank	\$36,362	\$1,714	\$34,648	\$27,219	Regular
Bank	Sturdy Savings Bank	\$58,223	\$1,704	\$56,519	\$24,841	Regular
Bank	Sun National Bank	\$234,793	\$10,392	\$224,401	\$153,508	Regular
Bank	Sussex Bank	\$22,446	\$1,797	\$20,649	\$11,655	Regular
Bank	The Bank	\$98,269	\$6,096	\$92,173	\$20,361	Regular
Bank	Town Bank of Westfield	\$12,754	\$531	\$12,223	\$7,344	Regular
Bank	Towne Center Bank	\$701	\$500	\$201	\$305	Regular
Bank	Trust Company of New Jersey	\$506,076	\$6,676	\$499,400	\$374,282	Regular
Bank	Two River Community Bank	\$8,335	\$513	\$7,822	\$506	Regular
Bank	Union Center National Bank	\$41,724	\$750	\$40,974	\$2,509	Regular

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Bank	Union County Savings Bank	\$28,935	\$400	\$28,535	\$1,531	Regular
Bank	United Heritage Bank	\$198	\$198	\$0	\$256	Regular
Bank	United Roosevelt Savings Bank	\$0	\$0	\$0	\$0	Limited
Bank	UnitedTrust Bank	\$193,786	\$7,574	\$186,212	\$50,457	Regular
Bank	Unity Bank	\$22,112	\$1,737	\$20,375	\$7,743	Regular
Bank	Valley National Bank	\$461,702	\$7,524	\$454,178	\$43,780	Regular
Bank	Wachovia Bank, NA	\$1,031,921	\$32,906	\$999,015	\$54,442	Regular
Bank	Yardville National Bank	\$78,690	\$1,700	\$76,990	\$8,218	Regular
<b>Total Banks</b>		<b>\$9,550,473</b>	<b>\$782,100</b>	<b>\$8,768,373</b>	<b>\$3,492,076</b>	
Thrift	American Savings Bank of NJ	\$7,285	\$670	\$6,615	\$2,017	Regular
Thrift	Cenlar FSB	\$15,952	\$1,400	\$14,552	\$729	Regular
Thrift	Clifton Savings Bank, SLA	\$0	\$0	\$0	\$0	Limited
Thrift	Colonial Bank, FSB	\$36,474	\$11,485	\$24,989	\$15,372	Regular
Thrift	Columbia Bank	\$64,790	\$2,292	\$62,498	\$3,581	Regular
Thrift	Crest Savings Bank	\$22,978	\$1,305	\$21,673	\$13,973	Regular
Thrift	Delanco Federal Savings Bank	\$1,032	\$446	\$586	\$466	Regular
Thrift	Dollar Savings Bank	\$0	\$0	\$0	\$0	Limited
Thrift	Farmers & Mechanics Bank	\$54,385	\$3,254	\$51,131	\$5,085	Regular
Thrift	First Bank of Sea Isle City	\$9,058	\$551	\$8,507	\$3,541	Regular
Thrift	First Investors Federal Savings Bank	\$0	\$0	\$0	\$0	None
Thrift	Franklin Savings Bank, SLA	\$4,181	\$575	\$3,606	\$1,275	Regular
Thrift	Freehold S/L Association	\$586	\$102	\$484	\$40	Regular
Thrift	Gibraltar Savings Bank, FSB	\$0	\$0	\$0	\$78	Regular
Thrift	Gloucester County FSB	\$7,223	\$810	\$6,413	\$438	Regular
Thrift	Kearny Federal Savings Bank	\$5,499	\$812	\$4,687	\$462	Regular
Thrift	Lincoln Park Savings and Loan Assn.	\$0	\$0	\$0	\$129	Regular
Thrift	Llewellyn-Edison Savings Bank, F.S.B.	\$142	\$142	\$0	\$102	Regular
Thrift	Lusitania Savings Bank, FSB	\$0	\$0	\$0	\$0	None
Thrift	Millville Savings and Loan Association	\$0	\$0	\$0	\$0	Limited
Thrift	Monroe Savings Bank, SLA	\$103	\$103	\$0	\$19	Regular
Thrift	Northfield Savings Bank	\$312	\$312	\$0	\$506	Regular
Thrift	Ocean City Home Bank	\$45,739	\$1,774	\$43,965	\$21,536	Regular
Thrift	OceanFirst Bank	\$32,286	\$1,460	\$30,826	\$9,954	Regular
Thrift	Ocwen Federal Bank FSB	\$68,277	\$500	\$67,777	\$3,847	Regular
Thrift	Pamrapo Savings Bank, SLA	\$151	\$151	\$0	\$625	Regular
Thrift	Penn Federal Savings Bank	\$5,709	\$985	\$4,724	\$1,048	Regular
Thrift	Peoples Savings Bank	\$1,356	\$300	\$1,056	\$343	Regular
Thrift	Progress Bank	\$0	\$0	\$0	\$350	Regular
Thrift	Roebbling Bank	\$3,313	\$657	\$2,656	\$517	Regular
Thrift	Roma Federal Savings Bank	\$0	\$0	\$0	\$166	Regular
Thrift	Select Bank	\$812	\$100	\$712	\$238	Regular
Thrift	SI Bank & Trust	\$76,666	\$5,595	\$71,071	\$12,738	Regular
Thrift	Somerset Savings Bank, SLA	\$1,374	\$1,183	\$191	\$20	Regular
Thrift	Sovereign Bank	\$102,391	\$10,500	\$91,891	\$451,696	Regular
Thrift	Spencer Savings Bank, SLA	\$410	\$410	\$0	\$3	Regular
Thrift	Summit FS&LA	\$624	\$624	\$0	\$0	Limited
Thrift	Synergy Bank	\$2,174	\$100	\$2,074	\$1,335	Regular
Thrift	Third Federal	\$0	\$0	\$0	\$2,043	Regular

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Thrift	Washington Mutual Bank, FA	\$549	\$329	\$220	\$2,442	Regular
Thrift	Wawel Savings Bank, SLA	\$127	\$127	\$0	\$0	Limited
Thrift	West Essex Bank, F.S.B.	\$111	\$111	\$0	\$0	None
<b>Total Thrifts</b>		<u>\$572,069</u>	<u>\$49,165</u>	<u>\$522,904</u>	<u>\$556,714</u>	
<b>Total all Institutions</b>		\$10,122,542	\$831,265	\$9,291,277	\$4,048,790	